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FILE NO: 52493.000187

November 8, 2001

BOX PATENT APPLICATION
Assistant Commissioner for Patents
Washington, D.C. 20231

Re: Filing of New U.S. Utility Patent Application
Title: ***“System and Method for Personalizing and Delivering Insurance or Financial Services-Related Content to a User”***
Inventors: Matthew MAJIKES et al.

Dear Sir:

Attached is a new patent application for filing in the United States Patent and Trademark Office including fifteen (15) pages of Specification, four (4) pages of Claims (numbered 1-27), one (1) page of Abstract, three (3) sheets of Drawings (labeled Figs. 1-3), an executed Joint Declaration, executed Joint Assignment, and Assignment cover sheet.

The filing fee is calculated as follows:

				AMOUNT
BASIC FILING FEE				\$710.00
No. of Claims		No. in Excess	Rate	
Number of	27	7	\$18.00	\$126.00
Claims in Excess of: 20				
Independent Claims in Excess of: 3	3	0	\$80.00	
First Presentation of Multiple Dependent Claims			\$ 270.00	.00
Reduce by ½ for Small Entity				
Recordation of Assignment				\$40.00
TOTAL FEE DUE				\$876.00



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A check in the amount of \$876.00 is attached to cover the basic application filing fee, additional claims fees, and the Assignment recordation fee. In the event of any variance between the amount enclosed and the Patent and Trademark Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Please direct all communication concerning this application to:

Ozzie A. Farres, Esq.
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Respectfully submitted,

HUNTON & WILLIAMS

By: 

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